

Certificate Number: 03088-VAW-CC-037382008



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## **CERTIFICATE OF COUNSELING**

I CERTIFY that on April 27, 2023, at 10:36 o'clock AM CDT, Kelli D Bratton received from Debt Education and Certification Foundation, an agency approved pursuant to 11 U.S.C. 111 to provide credit counseling in the Western District of Virginia, an individual [or group] briefing that complied with the provisions of 11 U.S.C. 109(h) and 111.

A debt repayment plan was not prepared. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by telephone.

Date: April 27, 2023 By: /s/Maria Arreguin

Name: Maria Arreguin

Title: Counselor

\* Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. 109(h) and 521(b).